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Salt Lake City, UT 84114
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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

UNITED TEACHER ASSOCIATES
INSURANCE COMPANY

5508 Parkcrest Drive

P.O. Box 26580

Austin, TX 78755-0580

NAIC Id. No. 63479

**STIPULATION
&
ORDER**

Docket No. 2006-022 LF

Enf. Case No. 1756

STIPULATION

1. Respondent, United Teacher Associates Insurance Company, is an insurer domiciled in the State of Texas and authorized to do an insurance business in the State of Utah, NAIC Identification No. 63479.

2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:

a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;

b. Respondent admits the Findings of Fact and Conclusions made therefrom;

c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.


3. Respondent is aware of its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this 14th day of March, 2006.


UNITED TEACHER ASSOCIATES
INSURANCE COMPANY
Venae Jewett, Assistant Vice President


UTAH INSURANCE DEPARTMENT
M. Gale Lemmon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. On June 28, 2005, Respondent received a proof of loss filed by a Utah resident on a life insurance policy issued by the Respondent on the life of a Utah Resident.

2. Respondent provided written acknowledgment of the receipt of the proof of claim to the claimant the next day, June 29, 2005. Thereafter, Respondent sent a letter to the claimant on July 19, 2005, 20 days after the previous communication, advising the claimant as to the status of the claim and the reason for the delay in settling the claim.

3. Respondent then failed to communicate further with the claimant until September 16, 2005, 59 days after the next previous communication, when they sent a second letter as the status of the claim and requesting any additional information.

4. On October 6, 2005, 20 days following the next pervious communication, and 100 days following the receipt of the proof of claim, Respondent sent a denial of claim letter to the claimant.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. Where an investigation of a claim cannot be completed within 30 days, and failing to provide the claimant a written explanation as to the reasons for the delay at least every 30 days until the claim is either settled or denied, Respondent violated Utah Administrative Code Rule R590-191-4(9).

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

ORDER

IT IS HEREBY ORDERED:

1. Respondent is assessed an administrative forfeiture in the amount of \$1,000.00, to be paid within 30 days of the date of this Order.

NOTIFICATION

Respondent is hereby notified that failure to abide by the terms of this Order may subject it to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the suspension or revocation of its license, and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

DATED this 10th day of April, 2006.

D. KENT MICHIE
INSURANCE COMMISSIONER


MARK E. KLEINFELD, Esq.

Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

CERTIFICATE OF MAILING

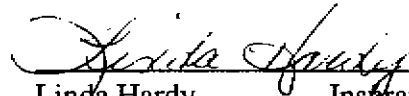
I do hereby certify that on this date I mailed, by regular mail, postage prepaid, a true and correct copy of the attached:

**ORDER
ON
STIPULATION**

To the following:

**United Teacher Associates Ins. Co.
Attn: Venae Jewett
5508 Parkcrest Drive
P.O. Box 26580
Austin, TX 78755-0580**

DATED this 10th day of April, 2006


Linda Hardy Insurance Technician
Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114-6901
(801) 538-3813

**UTAH
Invoice**

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Printed Date: April 10, 2006

Invoice Date: April 10, 2006
Balance Due: \$1,000.00
Due Date: May 10, 2006
Invoice ID: 285737

UNITED TEACHER ASSOCIATES INSURANCE COMPANY
5508 PARKCREST DR
P O BOX 26580
AUSTIN TX 78755-0580

Item Description	Amount
Monetary Penalty Agency	\$1,000.00
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Original Amount Due	\$1,000.00

E-Case 1756 Docket 2006-022

**UTAH
Invoice**

E-Case 1756 Docket 2006-022

Printed Date: April 10, 2006

Invoice Date: April 10, 2006
Balance Due: \$1,000.00
Due Date: May 10, 2006
Invoice ID: 285737

Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114-6901

Detach and Return with Payment